

# LIQ03

## Notice of progress report in voluntary winding up



Companies House

For further information, please refer to our guidance at [www.gov.uk/companieshouse](http://www.gov.uk/companieshouse)

### 1 Company details

Company number 0 3 5 7 7 9 8 9

Company name in full Grahame Stoner Associates Ltd

#### → Filling in this form

Please complete in typescript or in bold black capitals.

### 2 Liquidator's name

Full forename(s) Rob

Surname Coad

### 3 Liquidator's address

Building name/number Orchard St Business Centre

Street 13-14 Orchard Street

Post town Bristol

County/Region

Postcode B S 1 5 E H

Country United Kingdom

### 4 Liquidator's name

Full forename(s) Sam

Surname Talby

#### Other liquidator

Use this section to tell us about another liquidator.

### 5 Liquidator's address

Building name/number Orchard St Business Centre

Street 13-14 Orchard Street

Post town Bristol

County/Region

Postcode B S 1 5 E H

Country United Kingdom

#### Other liquidator

Use this section to tell us about another liquidator.

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**6****Period of progress report**

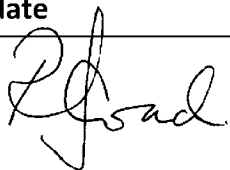
From date	0	8	0	7	2	0	2	1
To date	0	7	0	7	2	0	2	2

**7****Progress report**☒ The progress report is attached**8****Sign and date**

Liquidator's signature

Signature

X



X

Signature date

0	7	0	9	2	0	2	2
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# LIQ03

## Notice of progress report in voluntary winding up



### Presenter information

You do not have to give any contact information, but if you do it will help Companies House if there is a query on the form. The contact information you give will be visible to searchers of the public record.

Rob Coad

Undebt.co.uk

Orchard St Business Centre

13-14 Orchard Street

Bristol

Postcode

B

S

1

5

E

H

United Kingdom

DX

0117 376 3523



### Checklist

**We may return forms completed incorrectly or with information missing.**

**Please make sure you have remembered the following:**

- ☐ The company name and number match the information held on the public Register.
- ☐ You have attached the required documents.
- ☐ You have signed the form.



### Important information

**All information on this form will appear on the public record.**



### Where to send

**You may return this form to any Companies House address, however for expediency we advise you to return it to the address below:**

The Registrar of Companies, Companies House,  
Crown Way, Cardiff, Wales, CF14 3UZ.  
DX 33050 Cardiff.



### Further information

For further information please see the guidance notes on the website at [www.gov.uk/companieshouse](http://www.gov.uk/companieshouse) or email [enquiries@companieshouse.gov.uk](mailto:enquiries@companieshouse.gov.uk)

This form is available in an alternative format. Please visit the forms page on the website at [www.gov.uk/companieshouse](http://www.gov.uk/companieshouse)

**Annual Progress Report**

**GRAHAME STONER ASSOCIATES LTD IN CREDITORS VOLUNTARY LIQUIDATION**

## **Content**

- Executive Summary
- Appointment of Joint Liquidators
- Administration and Planning
- Enquires and Investigations
- Realisation of Assets
- Creditors
- Ethics
- Fees and Expenses
- Creditors' Rights
- General Data Protection Regulation
- Conclusion

## **Appendices**

- Appendix I - Statutory Information
- Appendix II – Receipts and Payments account for the period 8 July 2021 to 7 July 2022
- Appendix III - Time cost information for the period 8 July 2021 to 7 July 2022
- Appendix IV – Detailed List of tasks undertaken
- Appendix V - General Data Protection Regulation (**“GDPR”**)

## EXECUTIVE SUMMARY

A summary of key information in this report is detailed below.

### Assets

<b>Asset</b>	<b>Estimated to realise per Statement of Affairs</b>	<b>Realisations to date</b>	<b>Anticipated future realisations</b>	<b>Total anticipated realisations</b>
Furniture & Equipment	2,500.00	Nil	Nil	Nil
Stock	Nil	Nil	Nil	Nil
Cash on Hand	Nil	3,000.00	Nil	3,000.00
<b>Total</b>	<b>2,500.00</b>	<b>3,000.00</b>	<b>Nil</b>	<b>3,000.00</b>

### Expenses

<b>Expense</b>	<b>Amount per fees and expenses estimates</b>	<b>Expense incurred to date</b>	<b>Anticipated further expense to closure</b>	<b>Drawn to Date</b>	<b>Total anticipated expense</b>
Joint Liquidators' Fees	0.00	5,005.00	0.00	0.00	5,005.00
Case Management Fee	150.00	150.00	0.00	150.00	150.00
Monthly Case Management Fee	57.00	57.00	28.50	0.00	85.50
Statement of Affairs Fee	2,500.00	2,500.00	0.00	2,185.020	2,500.00
Statutory Advertising	190.00	190.00	0.00	190.00	190.00
Statutory Bordereau	20.00	20.00	0.00	0.00	20.00
<b>Total</b>	<b>2,917.00</b>	<b>7,922.00</b>	<b>28.50</b>	<b>2,525.02</b>	<b>7,950.50</b>

### Dividend prospects

<b>Creditor class</b>	<b>Distribution / dividend paid to date</b>	<b>Anticipated distribution / dividend, based upon the above</b>
Secured creditor	N/A	N/A
Preferential creditors	No	Nil
Secondary Preferential Creditors	No	Nil
Unsecured creditors	No	Nil

### Summary of key issues outstanding

- Awaiting VAT refund

### Closure

Based on current information, it is anticipated that the liquidation will be concluded within the next 3 months.

## **APPOINTMENT OF JOINT LIQUIDATORS**

I write to inform you that Alan Clifton was appointed Liquidator of the above Company by the members and creditors on 8 July 2021. Please be advised that an order for a block transfer order under Chapter 6 (Sub-division B) of Part 12 of the Insolvency (England and Wales) Rules 2016 ("Rules") was granted and subsequently Rob Coad and Sam Talby were appointed Joint Liquidators on 29 June 2022. A copy of the block transfer can be provided on request.

## **ADMINISTRATION AND PLANNING**

### **Statutory information**

Statutory information may be found at Appendix I.

The Joint Liquidators are required to meet a considerable number of statutory and regulatory obligations. Whilst many of these tasks do not have a direct benefit in enhancing realisations for the insolvent estate, they assist in the efficient and compliant progressing of the administration of the case, which ensures that work is carried out to high professional standards. A detailed list of these tasks may be found in Appendix IV.

### **Reporting**

The Joint Liquidators have met their statutory and regulatory duties to report to creditors, as listed below. In consideration of the need for transparency and engagement with creditors, care has been taken to ensure that reports and other communications with creditors have provided useful details of the strategies pursued and the outcomes anticipated. During the Review Period, the following key documents have been issued:

- The report presented to the s100 meeting of creditors
- The Remuneration report to creditors

### **Other administration tasks**

During the Review Period, the following material tasks in this category were carried out:

- Case reviews.

## **ENQUIRES AND INVESTIGATIONS**

During the Review Period, the Joint Liquidators carried out an initial review of the Company's affairs in the period prior to appointment. This included seeking information and explanations from the director by means of questionnaires; making enquiries of the Company's accountants; reviewing information received from creditors; and collecting and examining the Company's bank statements, accounts and other records.

The director completed a questionnaire but did not provide the books and records or a Statement of Affairs so the only financial information available is the abbreviated accounts filed at Companies House. The director was not able to provide any recent management accounts.

The information gleaned from this process enabled the Joint Liquidators to meet their statutory duty to submit a confidential report on the conduct of the directors (past and present) to the Insolvency Service.

This work was also carried out with the objective of making an initial assessment of whether there were any matters that may lead to any recoveries for the benefit of creditors. This would typically

include any potential claims which may be brought against parties either connected to or who have past dealings with the Company.

This initial assessment has been completed and the Joint Liquidators did not identify any further assets or actions which might lead to a recovery for creditors.

Although this work did not generate any financial benefit to creditors, it was necessary to meet the statutory duties as well as conduct appropriate enquiries and investigations into potential rights of actions to enhance realisations.

### **REALISATION OF ASSETS**

Detailed below is key information about asset realisation and strategy, however, more details about the work undertaken may be found at Appendix IV.

#### **Cash on hand**

The company's furniture and equipment were sold prior to the winding-up, the cash on hand of £3,000 represents the sale proceeds.

#### **Stock**

As previously reported to creditors, my agents advised that the remaining stock had little resale value and therefore no further action was taken in this respect.

#### **Furniture and Equipment**

The agents had valued the furniture and equipment at £2,500. As reported above this was sold prior to the winding-up and the sale proceeds held for the liquidator.

### **CREDITORS**

Irrespective of whether sufficient realisations are achieved to pay a dividend to creditors, the Joint Liquidators have had to carry out key tasks which are detailed in the list at Appendix IV. The following sections explain the anticipated outcomes to creditors.

#### **Secured creditors**

The Company has not granted any charges over its assets.

#### **Preferential creditors**

##### **Employee claims**

Preferential creditors are employee claims for unpaid wages limited to £800 per employee and holiday pay. The preferential creditor was estimated to be £498.11, however, a final claim has not yet been received from the Redundancy Payments Service.

##### **Secondary Preferential creditors**

In any insolvency process started from 1 December 2020, HMRC is a secondary preferential creditor for the following liabilities:

- VAT
- PAYE Income Tax
- Employees' NIC
- CIS deductions
- student loan deductions

This will mean that, if there are sufficient funds available, any of the above amounts owed by the Company will be paid after the preferential creditors have been paid in full.



HM Revenue & Customs have a secondary preferential claim estimated to be £10,000, however, a final claim has not yet been received.

#### **Unsecured creditors**

The unsecured creditors' claims were estimated to total £71,762. No claims have been received to date.

#### **Dividend prospects**

There is no prospect of a distribution to any class of creditor.

#### **Prescribed Part**

Where a floating charge is created after 15 September 2003 a prescribed part of the company's net property shall be made available to unsecured creditors.

The Company has not granted a floating charge to any creditor after 15 September 2003 and consequently there will be no prescribed part in this Liquidation.

#### **ETHICS**

Please also be advised that Liquidator is bound by the Insolvency Code of Ethics when carrying out all professional work relating to an insolvency appointment.

#### **General Ethical Considerations**

Prior to the Liquidator's appointment, a review of ethical issues was undertaken and no ethical threats were identified. A further review has been carried out and no threats have been identified in respect of the management of the insolvency appointment over the Review Period.

#### **Specialist Advice and Services**

When instructing third parties to provide specialist advice and services or having the specialist services provided by the firm, the Joint Liquidator is obligated to ensure that such advice or work is warranted and that the advice or work contracted reflects the best value and service for the work undertaken. The firm reviews annually the specialists available to provide services within each specialist area and the cost of those services to ensure best value. The specialists chosen usually have knowledge specific to the insolvency industry and, where relevant, to matters specific to this insolvency appointment. No were instructed.

#### **FEES AND EXPENSES**

##### **Pre-Appointment Costs**

##### **Fixed fee agreed with the Directors and ratified by members and creditors.**

The creditors authorised the fee of £2,500 for assisting the director in calling the relevant meetings and with preparing the Statement of Affairs on 8 October 2021. £2,185 has been drawn in this respect.

##### **The Joint Liquidators' fees**

It is the firm's practice to ensure that work is conducted by the appropriate staff member at the appropriate level of experience. Junior members of staff deal with the day-to-day administration on cases and a manager and director then oversees the work undertaken. Where the issues are complex and litigious, the work will be closely supervised or undertaken by a senior manager or director.

The basis of the Joint Liquidators fees was approved by creditors on 8 October 2021 in accordance with the following resolution:

*“That the Liquidator be authorised to draw his unpaid Pre-Appointment fee of £2,500 plus VAT and disbursements from the first realisations into the liquidation.”*

The time costs for the period 8 July 2021 to 7 July 2022 total £5,005, representing 27.3 hours at an average hourly rate of £183.33. Due to the limited realisations in this case, the previous Liquidator did not seek a resolution to draw fees and consequently no fees have been drawn in this regard.

### Expenses

The category 1 expenses incurred for in the period 8 July 2021 to 7 July 2022 total £417 are detailed at Appendix II and represent the actual out of pocket payments made in relation to the assignment. £340 has been drawn in this respect.

Type	Incurred	Paid
Statutory Advertising	£190.00	£190.00
Statutory Bordereau	£20.00	£ Nil
Case Management Software Initial Fee	£150.00	£150.00
Case Management Software Monthly Fee	£ 57.00	£ Nil
<b>Total</b>	<b>£ 417.00</b>	<b>£ 340.00</b>

The category 2 expenses incurred for the period of appointment from 8 July 2021 to 7 July 2022 total £11.43. No fees have been drawn in this respect.

Type	Incurred	Paid
Postage	£11.43	£ Nil
<b>Total</b>	<b>£11.43</b>	<b>£ Nil</b>

Information about this insolvency process may be found on the R3 website at <http://www.creditorinsolvencyguide.co.uk/>.

A copy of ‘A Creditors’ Guide to Fees’ together with the firm’s charge-out rate and disbursement policy may be found at: <https://www.r3.org.uk/technical-library/england-wales/technical-guidance/fees/more/29114/page/1/guide-to-liquidators-fees/>.

A hard copy of both the Creditors’ Guide and the firm’s charge-out rate and disbursement policy may be obtained on written request.

### Agents and valuers

Rosan & Co were instructed by the director to value the assets of the Company. They confirmed their independence and have adequate professional indemnity insurance.

### CREDITORS’ RIGHTS

An unsecured creditor may, with the permission of the court or with the concurrence of 5% in value of the unsecured creditors (including the creditor in question) request further details of the Joint Liquidators’ remuneration and expenses, within 21 days of receipt of this report. Any secured creditor may request the same details in the same time limit.

An unsecured creditor may, with the permission of the court or with the concurrence of 10% in value of the creditors (including the creditor in question), apply to court to challenge the amount and/or basis of the Joint Liquidators’ fees and the amount of any proposed expenses or expenses already incurred, within 8 weeks of receipt of this report. Any secured creditor may make a similar application to court within the same time limit.

**GENERAL DATA PROTECTION REGULATION ("GDPR")**

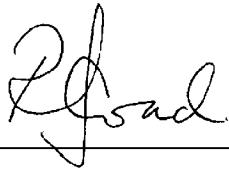
GDPR requires that individuals whose data is being held be contacted and provided with information about their rights. A privacy notice is attached at Appendix V.

**CONCLUSION**

The administration of the case will be continuing to finalise the following outstanding matters that are preventing this case from being closed:

- **Awaiting VAT refund**

If you require any further information, please contact Judy Piasecka at this office.

Signed  \_\_\_\_\_

Rob Coad  
Joint Liquidator

7 September 2022

## **Appendix I**

### **Statutory Information**

Company Name	Grahame Stoner Associates Ltd
Former Trading Name	Not applicable
Company Number	03577989
Registered Office	Orchard St Business Centre, 13-14 Orchard Street, Bristol, BS1 5EH, United Kingdom
Former Registered Office	Office 18 Hexagon House, Avenue Four, Station Lane, Witney, OX28 4BN (prior to this, the address was 9 Abbey Business Park, Monks Walk, Farnham, GU9 8HT)
Officeholders	Rob Coad and Sam Talby
Officeholders' address	Orchard St Business Centre, 13-14 Orchard Street, Bristol, BS1 5EH, United Kingdom
Date of appointment	08/07/2021
Changes to Officeholder	Order for block transfer was granted on 29 June 2022 and Alan Clifton was subsequently removed as Liquidator and replaced by Rob Coad and Sam Talby.

Grahame Stoner Associates Ltd T/A Fort & Stone - In Creditors Voluntary Liquidation  
Joint Liquidators' Abstract of Receipts & Payments

From 8 July 2021 To 7 July 2022

S of A £		As Previously Reported	08/07/21 to 07/07/22	Total £
<b>RECEIPTS</b>				
2,500	Furniture & Equipment	NIL	NIL	NIL
NIL	Cash on Hand	NIL	3,000.00	3,000.00
<u>2,500</u>		<u>NIL</u>	<u>3,000.00</u>	<u>3,000.00</u>
<b>PAYMENTS</b>				
NIL	Statement of Affairs Fee	NIL	(2,185.00)	(2,185.00)
NIL	Statutory Advertising	NIL	(190.00)	(190.00)
NIL	Vat Receivable	NIL	(475.00)	(475.00)
150	Case Management Fee	NIL	(150.00)	(150.00)
<u>150</u>		<u>NIL</u>	<u>(3,000.00)</u>	<u>(3,000.00)</u>
<u>2,350</u>	<b>CASH IN HAND</b>	<u>NIL</u>	<u>NIL</u>	<u>NIL</u>

### Appendix III

#### Grahame Stoner Associates Ltd - in Liquidation

#### Joint Liquidators' SIP9 Compliant Time Cost Analysis for the period 8 July 2021 to 7 July 2022

Classification of Work Function	Officeholder Hours	Manager Hours	Administrator Hours	Assistant / Support Hours	Total Hours	Cost £	Average hourly cost £
Administration & Planning	0.1	0.0	10.7	0.8	11.6	2,049.00	176.64
Cashiering & Banking	0.1	0.0	1.0	0.0	1.1	216.00	196.36
Creditor Correspondence	0.4	0.3	0.6	0.0	1.3	334.50	257.31
Creditor Reporting	0.0	0.5	1.2	0.6	2.3	371.50	161.52
Dealings with Employees	0.0	0.0	1.7	0.0	1.7	273.00	160.59
Insurance of Assets	0.5	0.0	0.1	0.0	0.6	198.00	330.00
Investigations	0.0	0.0	3.8	0.0	3.8	684.00	180.00
Statutory & Compliance	0.0	0.0	3.5	0.0	3.5	627.00	179.14
Tax & VAT Matters	0.0	0.0	1.4	0.0	1.4	252.00	180.00
<b>Total Hours</b>	<b>1.1</b>	<b>0.8</b>	<b>24.0</b>	<b>1.4</b>	<b>27.3</b>	<b>5,005.00</b>	<b>183.33</b>
<b>Total costs</b>	<b>396.00</b>	<b>220.00</b>	<b>4,221.00</b>	<b>168.00</b>			

Charge Out Rates Per Hour	£
Officeholder	360
Senior Manager	275
Manager	225
Assistant Manager	180
Senior Administrator	150
Administrator	135
Assistant / Support	120

## Appendix IV

### Detailed list of work undertaken for Grahame Stoner Associates Limited in Creditors' Voluntary Liquidation for the review period 8 July 2021 to 7 July 2022

Below is detailed information about the tasks undertaken by the Joint Liquidators.

General Description	Includes
Statutory and General Administration	
Statutory/advertising	Filing of documents to meet statutory requirements including annual receipts and payments accounts Annual corporation tax returns Quarterly VAT returns Advertising in accordance with statutory requirements Bonding the case for the value of the assets
Document maintenance/file review/checklist	Filing of documents Periodic file reviews documenting strategy Periodic reviews of the application of ethical, anti-money laundering and anti-bribery safeguards Maintenance of statutory and case progression task lists/diaries Updating checklists
Bank account administration	Preparing correspondence opening and closing accounts Requesting bank statements Bank account reconciliations Correspondence with bank regarding specific transfers Maintenance of the estate cash book Banking remittances and issuing cheques/BACS payments
Planning / Review	Discussions regarding strategies to be pursued Meetings with team members and independent advisers to consider practical, technical and legal aspects of the case
Pension scheme	Identifying whether there is a pension scheme
Reports	Circulating initial report to creditors upon appointment Preparing annual progress report, investigation, meeting and general reports to creditors
Meeting of Creditors	Preparation of meeting notices, proxies/voting forms and advertisements notice of meeting to all known creditors Collate and examine proofs and proxies/votes to decide on resolutions Preparation of meeting file, including agenda, certificate of postage, attendance register, list of creditors, reports to creditors, advertisement of meeting and draft minutes of meeting. Responding to queries and questions following meeting Issuing notice of result of meeting.
Investigations	
SIP 2 Review	Collection and making an inventory of company books and records Correspondence to request information on the company's dealings, making further enquiries of third parties Reviewing questionnaires submitted by creditors and directors Preparation of deficiency statement Review of specific transactions and liaising with directors regarding certain transactions Liaising with the committee/creditors or major creditors about further action to be taken
Statutory reporting on conduct of director(s)	Preparing statutory investigation reports Liaising with Insolvency Service Submission of report with the Insolvency Service
Realisation of Assets	
Cash on Hand	Realising cash on hand from sale of furniture & equipment prior to liquidation
Plant and Equipment	Liaising with valuers
Stock	Liaising with valuers
Creditors and Distributions	
Creditor Communication	Receive and follow up creditor enquiries via telephone Review and prepare correspondence to creditors and their representatives via email and post Assisting employees to pursue claims via the RPO

# Privacy Notice

The following information is provided to comply with the requirements of the General Data Protection Regulation.

This privacy statement describes why and how we collect and use personal data and provides information about individuals' rights. It applies to personal data provided to us, both by individuals themselves or by others. We may use personal data provided to us for any of the purposes described in this privacy statement or as otherwise stated at the point of collection.

<b>Identity and contact details of the controller and where applicable, the controller's representative and the data protection officer</b>	<p>Where an insolvency practitioner of Undebt.co.uk is not appointed as office holder, the data controller is either the company/individual on whose instructions Undebt.co.uk is acting or it is Undebt.co.uk. The contact details of Undebt.co.uk are: Orchard St Business Centre, 13-14 Orchard Street, Bristol, BS1 5EH, United Kingdom, 0117 376 3523, <a href="mailto:helpme@undebt.co.uk">helpme@undebt.co.uk</a>.</p> <p>Where an insolvency practitioner of Undebt.co.uk is appointed as office holder and the data processing is carried out as part of their statutory duties, the office holder(s) is/are the data controllers. The Insolvency practitioner(s) can be contacted at: Undebt.co.uk, Orchard St Business Centre, 13-14 Orchard Street, Bristol, BS1 5EH, United Kingdom, 0117 376 3523, <a href="mailto:helpme@undebt.co.uk">helpme@undebt.co.uk</a>.</p>
<b>How we use your personal information</b>	<p>The purpose for which personal information is processed may include any or all of the following:</p> <ul style="list-style-type: none"><li>• deliver services and meet legal responsibilities</li><li>• verify identity where this is required</li><li>• communication by post, email or telephone</li><li>• understand needs and how they may be met</li><li>• maintain records</li><li>• process financial transactions</li><li>• prevent and detect crime, fraud or corruption</li><li>• may also need to use data to defend or take legal actions related to the above</li></ul>
<b>Lawful basis for the processing</b>	<p>Most processing is carried out to comply with our legal obligations under statute and other regulatory obligations related to the insolvency process. We also believe our processing is for the legitimate interests of all stakeholders in the insolvency process, as they are entitled to be kept informed and may wish to engagement in the insolvency process. Where Undebt.co.uk has engaged with a client to perform a service, we will be required to process data to provide the service in accordance with the contractual terms.</p>
<b>What personal information we hold</b>	<p>The categories are: contact details, financial information and location. In rare cases, we may hold some special category data, e.g. trade union membership or information about individual's health, which will be necessary to administer the insolvency process in line with our legal obligations.</p>
<b>Who we share our data with</b>	<p>We may use third parties located in other countries to help us run our business. As a result, personal data may be transferred outside the countries where we and our clients are located. This includes countries</p>



	<p>outside the EU and countries that do not have laws that provide specific protection for personal data. We have taken steps to ensure all personal data is provided with adequate protection and that all transfers of personal data outside the EU are done lawfully. Where we transfer personal data outside of the EU to a country not determined by the European Commission as providing an adequate level of protection for personal data, the transfers will be under an agreement which covers the EU requirements for the transfer of personal data outside the EU.</p> <p>Personal data held by us may be transferred to:</p> <p><b>Other offices</b> Details of our other office locations are available here at <a href="http://undebt.co.uk">undebt.co.uk</a>. We may share personal data with other offices where necessary for administrative purposes and to provide professional services to our clients.</p> <p><b>Third party organisations that provide applications/functionality, data processing or IT services to us</b> We use third parties to support us in providing our services and to help provide, run and manage our internal IT systems. For example, providers of information technology, cloud based software as a service providers, identity management, website hosting and management, data analysis, data back-up, security and storage services. The servers powering and facilitating that cloud infrastructure are located in secure data centres around the world, and personal data may be stored in any one of them.</p> <p><b>Third party organisations that otherwise assist us in providing goods, services or information</b></p> <p><b>Auditors and other professional advisers</b></p> <p><b>Law enforcement or other government and regulatory agencies or to other third parties as required by, and in accordance with, applicable law or regulation</b> Occasionally, we may receive requests from third parties with authority to obtain disclosure of personal data, such as to check that we are complying with applicable law and regulation, to investigate an alleged crime, to establish, exercise or defend legal rights. We will only fulfil requests for personal data where we are permitted to do so in accordance with applicable law or regulation.</p>
<b>How long we retain your personal information</b>	<p>We retain personal data for as long as is necessary to achieve the purpose listed above and for any other permissible related purpose. For example, we retain most records until the time limit for claims arising from the activities has expired or otherwise to comply with statutory or regulatory requirements regarding the retention of such records.</p>
<b>Your rights</b>	<p>The GDPR provides the following rights for individuals:</p> <p>Right to inform This privacy notice meets our requirement to inform you of our processing of your data.</p>

	<p><b>Access to personal data</b>  You have a right of access to personal data held by us as a data controller. This right may be exercised by contacting us at: Undebt.co.uk, Orchard St Business Centre, 13-14 Orchard Street, Bristol, BS1 5EH, United Kingdom, 0117 376 3523, helpme@undebt.co.uk. We will aim to respond to any requests for information promptly, and in any event within one month.</p> <p><b>Amendment of personal data</b>  To update personal data submitted to us, you may email us at helpme@undebt.co.uk or, where appropriate, contact us via the relevant website registration page or by amending the personal details held on relevant applications with which you registered.</p> <p><b>Rights that do not apply in these particular circumstances</b>  Not all of the rights under the GDPR are available as one of the reasons we are holding your data is on the basis of it being a legal obligation and therefore the right to erasure, data portability and to object do not apply.</p>
<b>Right to withdraw consent</b>	The data received was not based upon obtaining consent and therefore the right to withdraw consent does not apply.
<b>Changes to our privacy statement</b>	We keep this privacy statement under regular review and will place any updates on our website. Paper copies of the privacy statement may also be obtained by writing to us at Undebt.co.uk, Orchard St Business Centre, 13-14 Orchard Street, Bristol, BS1 5EH, United Kingdom.
<b>Complaints</b>	<p>Should you want to complain about our use of personal data, please contact us at Undebt.co.uk, Orchard St Business Centre, 13-14 Orchard Street, Bristol, BS1 5EH, United Kingdom.</p> <p>You also have the right to lodge a complaint with the Information Commissioner's Office ("ICO") (the UK data protection regulator). For further information on your rights and how to complain to the ICO, please refer to the <a href="#">ICO website</a>.</p>
<b>Who provided the personal data</b>	The personal data we have used to contact you was provided by the company/individual (or persons acting on their behalf) on whose instructions we are acting or in relation to which our insolvency practitioner has been appointed. We also access information from the Registrar of Companies and other similar public-access data providers.